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In Reply Refer To:  
1400-831(HR-220)P

June 17, 2002

EMS TRANSMISSION 06/18/2002  
Information Bulletin No. HR-2002-092

To: All BC, HR, NI, ST, NCS-WO and BIA Field Office Employees

From: Director, National Human Resources Management Center

Subject: Keeping Designation of Beneficiary Forms Updated

When was the last time you reviewed your designations of beneficiary? Most employees don't realize that they have four different designations to keep current. If you are like most people, it may have been some time ago, since beneficiary forms are usually completed shortly after being hired. It is possible you may have experienced many major life changes without updating these forms (marriage, birth of a child, divorce, etc.) The failure to make needed changes can have devastating results for the family members of a deceased employee. In some cases, a former spouse remains the beneficiary although the employee fully intended to name the current spouse. Situations like these occur all too often. You can prevent problems for your survivors by periodic review of beneficiary forms. Ideally, you should file agency-receipted copies of these forms where family members can easily locate them, if needed. It is your responsibility to file proper designations and keep them current. The right to designate a beneficiary is a personal one and may be exercised only by an employee (also former employee or retiree) who is mentally competent at the time of designation.

The purpose of the four designation of beneficiary forms is described below:

Retirement      SF-2808 for Civil Service Retirement System (CSRS)  
                         SF-3102 for Federal Employees Retirement System (FERS)

Life Insurance    SF-2823 for Federal Employees Government Life Insurance (FEGLI)

Thrift Savings Plan      TSP-3 for your Thrift Savings Account

Unpaid Compensation    SF-1152 for the last pay check, unused annual leave

To be valid, a designation of beneficiary must be typed or printed, signed by the designator, with the signature witnessed by two individuals who must also sign the forms and must be submitted prior to the death of the designator. Names should be written in full with the share to be paid each beneficiary indicated. The shares designated must equal 100% and no witness can be designated as a beneficiary. A valid designation remains in effect until changed or canceled by the employee. A new form can be filed to make changes or add beneficiaries at any time. If you were under CSRS and transferred to FERS, any prior CSRS designation was automatically canceled on the effective date of your FERS election. However, if you were under CSRS and then became automatically covered by FERS, your last DOB while under CSRS remains valid.

These designation of beneficiary forms are not intended to be used as a will. Inclusions of miscellaneous provisions, such as "Payment of just debts", which are commonly seen in wills will not invalidate the designation, but the provisions on the form cannot be recognized by the Office of Personnel Management, the Thrift Savings Plan or the Office of FEGLI.

Beneficiary forms do not take precedence over Assignment of insurance (irrevocable transfer of insurance policy ownership) or court orders properly filed with an employing agency, Office of Personnel Management, or the Thrift Savings Plan Service Office. In the absence of assignment of insurance or a properly filed court order, and no designation of beneficiary form filed, benefits will be distributed according to the order of precedence listed below:

1. To your beneficiary(ies).
2. To your widow or widower.
3. To your child or children, and descendants of any deceased children.
4. To your parents equally or to the surviving parent.
5. To the court-appointed executor or administrator of your estate.
6. To other next of kin as determined by the laws of the state in which you reside.

Forms are available on the OPM ([www.opm.gov](http://www.opm.gov)) and TSP websites ([www.tsp.gov](http://www.tsp.gov)) and in the Human Resources office. If you have questions, please contact Lenna Gerwing, (303) 236-6667.

Signed by:  
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Acting Director, NHRMC

Authenticated by:  
Luron Porter  
Staff Assistant

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